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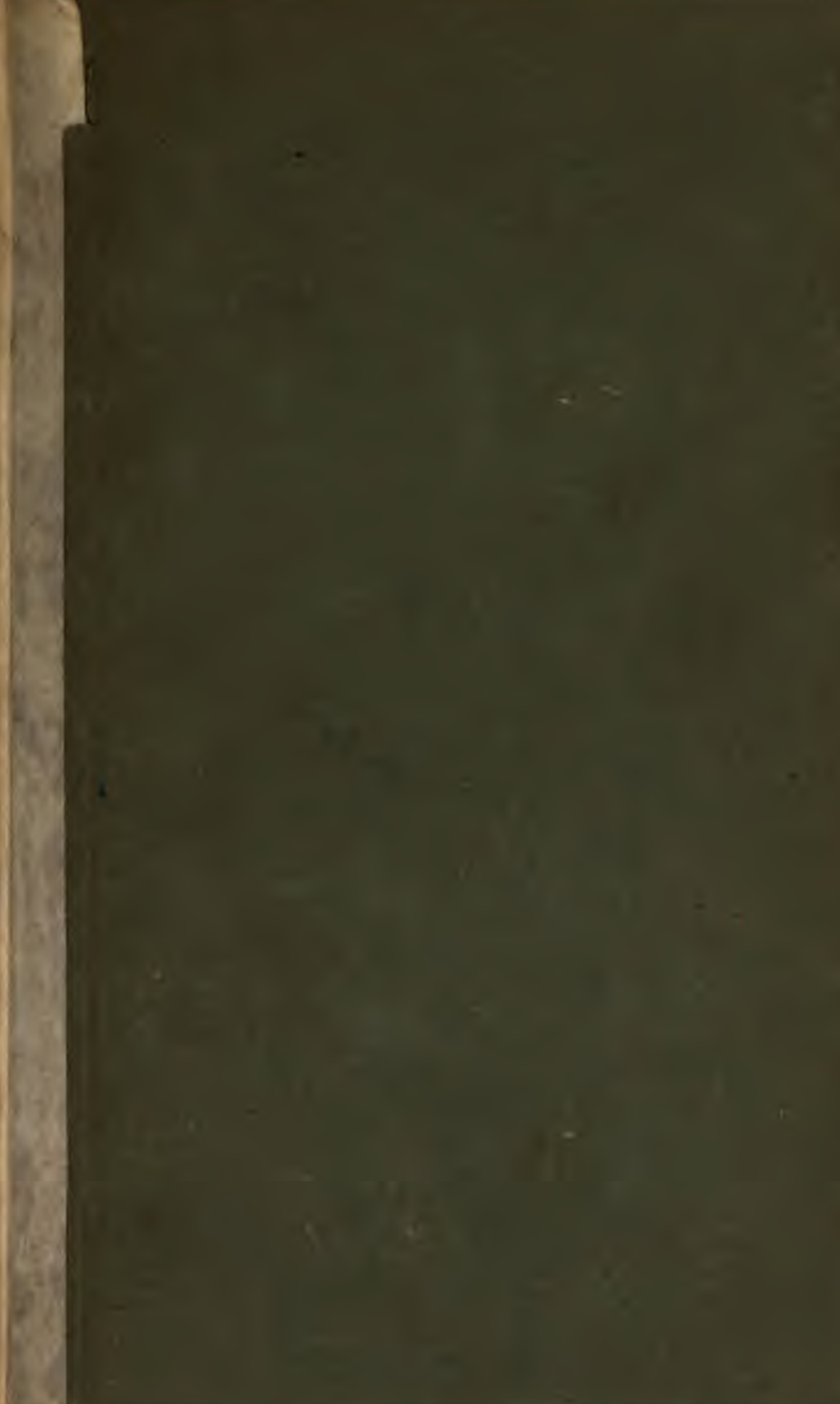
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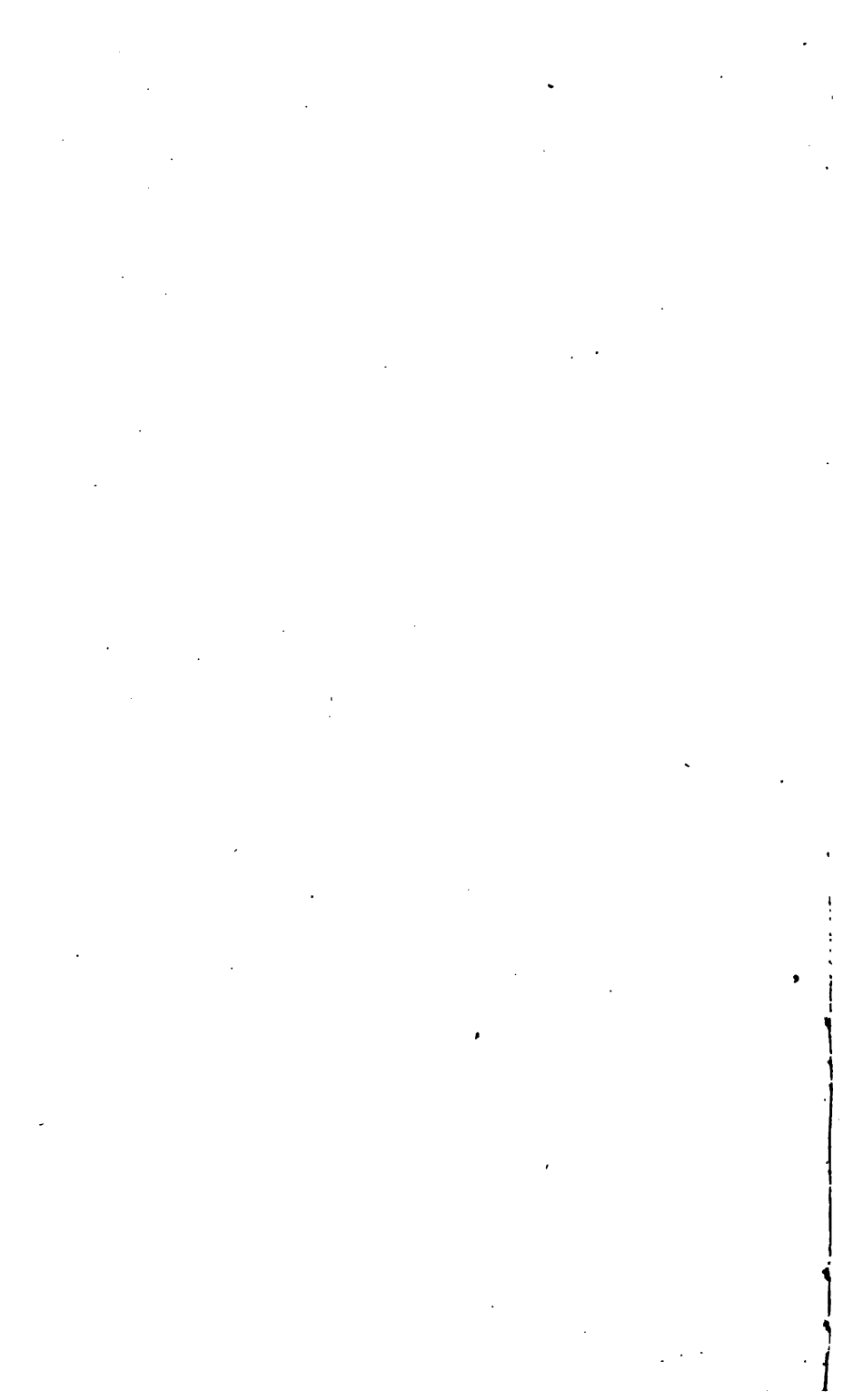
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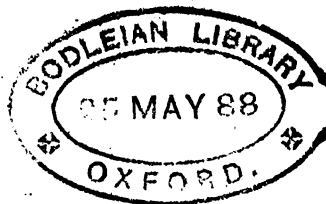
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BURFORD

FRIENDLY INSTITUTION;

UNDER THE ACT OF PARLIAMENT,

59, GEO. III. CAP. 128.



Rules and Regulations.

BURFORD :

PRINTED BY W. WARD.

1826.

Given at the Oxon 8 438



BURFORD

FRIENDLY INSTITUTION.

A **FRIENDLY INSTITUTION**, under the authority of the Act of Parliament, 59 Geo. III. c. 128, is about to be established in the town of *BURFORD*, for the mutual relief and maintenance of its members in old age, sickness, and infirmity, by affording them—

- I. A certain allowance during the *WHOLE CONTINUANCE OF ANY SICKNESS* which totally disables them from work.
- II. Half that allowance *DURING THE WHOLE CONTINUANCE OF ANY SICKNESS* which only *partly* disables them from work.
- III. *AN ANNUITY FOR LIFE*, to commence after the age of 65, *WHETHER SICK OR WELL*.
- IV. A payment on death.

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The memers are divided into 10 classes : the lowest is entitled to 2s. a week in sickness ; 1s. a week half allowance ; 1s. a week for life, after 65 years of age ; and £2. on death : and the highest is entitled

to 20s. a week in sickness ; 10s. a week half allowance ; 10s. a week for life, after 65 years of age ; and £ 16. on death. The intervening classes rise in proportion, so that ANY PERSON, FROM THE POOREST DAY LABOURER TO THE FLOURISHING TRADESMAN, MAY PARTAKE OF THE BENEFITS, ACCORDING AS HE CAN AFFORD TO PAY. The lowest payment is only 5*d.* a month.

The benefits of the Institution are extended to WOMEN as well as men.

Persons may be admitted from the age of 10 *years* to 50 *years*, and the ^{younger} ~~younger~~ they are admitted, THE LESS they pay.

All the benefits of the Institution may be obtained BY PAYING DOWN ONE SINGLE SUM, if the member prefers so to do, or by monthly contributions.

The members begin to be entitled to the benefits after paying monthly contributions for ONE YEAR, but any member may become entitled to the benefits IMMEDIATELY UPON ADMISSION, if he or she chooses to pay the amount of twelve months contributions.

Any person not requiring the benefit during sickness, or the payment on death, may become AN ANNUITY MEMBER, by which he or she may ensure a certain annuity for life, to begin either at 60 years of age, or at 65 years of age, or at 70 years of age, as the member may select ; for which he or she may either pay down one SINGLE SUM, or monthly contributions. There are ten classes of annuity members,

to receive from 1s. to 10s. a week annuity ; the lowest sum to be paid down is 12s. or 1d. per month.

NO ENTRANCE MONEY is required on admission.

There is no waste of money by forcing the members to spend any in drinking or feasting.

The funds are to be invested in the Bank of England, according to the Act of Parliament, 59 Geo. III. c. 128. which allows Societies established under it, the advantage of *a certain and a higher interest* for their money, than other Societies can procure.

The calculations have received the approbation of the first accountants in the kingdom, and their correctness has been justified by the experience of Societies, similarly established under the same Act of Parliament.

Any male or female person of good character and in good health, residing *within 10 miles of Burford church*, is eligible to be a member. This distance extends over a district which includes the towns of *Witney, Bampton, Charlbury, Lechlade, Northleach, &c. &c. Iwer, Fairford, Faringdon, Shippping Norton, &c.*

The honorary members and trustees will meet at the ~~Free School Room~~ ^{George Inn} in Burford, on Monday, the ~~23rd of October, 1826~~ ^{1st January, 1827}, at 12 o'Clock in the Forenoon, precisely ; all persons intending to become honorary members are requested to attend at that meeting.

All persons desirous of becoming first members, must state their names ~~to Mr. W. Ward, Burford,~~ ^{30 December,} on or before Saturday, the 21st of October, 1826, and must attend on the Monday following at the meeting as above.

The Rules and Regulations of the Society may be had, price 6d. of Mr. W. WARD, High Street, *Burford*; Mr. J. SHAYLER, *Witney*; Mr. W. HOLLOWAY, *Bampton*; Mr. JAMES GOODMAN, *Northleach*; Mr. GEORGE CROCKETT, *Charlbury*; ~~and~~ MESSRS. HALL and SON, *Lechlade*; Mr. Knapp, *Faringdon*; Mr. Fairford; Mr. E. M. Smith, *Chipping Norton*; Mr. J. D. Charles. *How*; any of whom will receive the proposals of persons desirous of becoming members.

Rules and Regulations.

1. OBJECT OF THE INSTITUTION.

THIS Institution is formed under the authority and according to the provisions of the Act of Parliament, 59 Geo. III. c. 128, for the mutual relief and maintenance of its members in sickness, infirmity, and old age, by insuring to them, I. A certain allowance during any sickness, which completely disables them from work. II. The half of that allowance in any sickness which prevents them from doing any but a certain proportion of work. III. An annuity for life after the age of 65 years : and IV. A sum of money to be paid upon their deaths.

2. PERSONS ELIGIBLE AS MEMBERS.

Any person of good character and in good health, either male or female, above the age of ten years and under the age of fifty, and residing within ~~ten~~ ^{twelve} miles of Burford church, is eligible to become a Member of this Institution.

3. HONORARY MEMBERS.

Any male person contributing by annual subscription 5s. or upwards, or by benefaction £ 2. or upwards ; and every female person contributing by annual subscription 4s. or upwards, or by benefaction £ 1. or upwards, shall become an Honorary Member ; but no Honorary Member shall be entitled to any emolument or advantage from the funds of the Institution.

4. TRUSTEES.

The Institution shall be under the management of twelve Trustees, who shall be chosen by the Honorary Members. The majority of the Trustees shall at all times be substantial householders, assessed to the relief of the poor upon a sum not less than £ 50. (see Act of Parliament,) but no person being a Trustee of the Institution, or having any controul in the management thereof, shall derive any emolument, benefit, or advantage, directly or indirectly from the Institution.

5. TREASURER AND SECRETARY.

There shall be a Treasurer, and a Secretary, appointed by the Trustees, who shall remain in their offices as long as the Trustees are satisfied with their conduct. Both these officers shall become bound in such sums as the Trustees may judge necessary, for the faithful discharge of their offices, if it should be considered proper to require such bonds. The Treasurer shall in no case receive any emolument, benefit, or advantage, directly or indirectly from the Institution; but the Trustees may pay, out of the funds, to the Secretary, such reasonable salary as may be considered a proper remuneration for his services.

6. AUDITORS.

Three Auditors shall be elected by the Trustees out of their own number. Any two of them shall form a Committee. It shall be their duty to examine from time to time all the accounts of the Institution; to make out a quarterly abstract of the same; and also to make up a Report annually, containing a general Statement of the Accounts, with their observations thereon.

7. GENERAL ANNUAL MEETING.

A general Meeting of the Honorary Members

Tuesday

shall be held on the second ~~Monday~~ ^{*Tuesday*} in October in every year, at the ~~Free School Room~~ ^{*Free School Room*} in Burford, at which the Auditors shall present their Report, and all questions shall be determined by a majority of the Honorary Members then and there present. At this Meeting, the Trustees shall be elected or removed if necessary. Eight Stewards shall also be appointed, four from the male members and four from the female members of the Institution, to continue in their office for the year next ensuing. Every person appointed Steward shall either serve the office personally, or procure a Member of the Institution to act as his substitute, and such substitute shall be approved of by the Trustees; but though he or she shall be allowed to act, the person appointed Steward shall be held responsible for the due performance of the duties of the office, and shall be called upon to pay any fines which may accrue from the negligence or misconduct of the substitute. The Trustees shall pay to each Steward 12s. from the fund, the day he or she completes the year of office.

8. QUARTERLY MEETING OF TRUSTEES.

There shall be a quarterly meeting of the Trustees at the ~~Free School Room~~ ^{*Free School Room*} in Burford, on the first ~~Saturday~~ ^{*Tuesday*} in January, April, July, and October, at which the Auditors shall present their Quarterly Abstract of the Accounts. The Trustees present at these Meetings (being at the least three in number) shall have power to superintend, direct, manage, and conduct the business of this Institution, according to the Rules and Regulations made for the government thereof, and in conformity with the Acts of Parliament.

9. SPECIAL GENERAL MEETING OF TRUSTEES.

A special General Meeting of the Trustees may be summoned at any time by the requisition of two Trustees, signified in writing to the Secretary; and

Any male or female person, desirous of becoming a Member of this Institution, must deliver to the Secretary, at least one month previous to a Quarterly Meeting of Trustees, a recommendation signed by two Members of the Institution, or by the Minister of the Parish wherever he or she resides and one Member of the Institution, in the following form—

"We, the undersigned, do recommend A— B— to be a member of the Burford Friendly Institution, and do verily believe that he (or she) is of respectable character and good moral conduct."

He or she must deliver at the same time to the Secretary, a certificate of his or her health, signed by some regular surgeon, residing within the limits of the Institution, and a copy of the Register of his or her Baptism, or an affidavit of his or her age, setting forth that no such Register is to be found. These papers will be submitted to the next Quarterly Meeting of Trustees, and if approved, the person will be then admitted a Member.

11. CLASSES

The Members shall be divided into ten classes, according to the accompanying Tables of Payments and Allowances. Every person may on his or her proposal for admission, choose to which of these classes he or she wishes to belong, and upon making the payments of that class, shall be entitled to the corresponding allowances.

Any Member desirous of removing from a lower to a higher class, or from a higher to a lower, must

signify his or her desire to the Trustees, who will declare the terms upon which such change may be made.

13. SINGLE PAYMENTS OR MONTHLY CONTRIBUTIONS.

Every Member shall become entitled to the benefits of this Institution, either by making a single payment on admission, or by successive Monthly Contributions; the first Monthly Contribution shall be due on the day of admission. But no Member shall be required to make any contribution after the commencement of his or her annuity.

14. PAYMENT OF CONTRIBUTIONS.

At least one Trustee and one Steward, together with the Secretary, shall attend on the last ~~Saturday~~ ^{Thursday} in every month, at the ~~Free School Room~~ ^{College Hall} at Burford, between the hours of ~~Eleven and One o'Clock~~ ^{Four and six}, ~~when all payments of Monthly Contributions shall be made to them.~~ ^{on the Evening} They may be made either personally by the Member, or by some person on his or her behalf.

15. ARREARS AND FORFEITURES.

Every Member being in Arrear for one month, but not exceeding three months, shall pay a fine equal to one-twelfth part of every monthly payment so due; and every Member being in Arrear for four months, but not exceeding six months, shall pay a fine not exceeding one-sixth part of every monthly payment so due; and if all Arrears and fines be not paid and discharged before the expiration of the seventh month, every person so offending shall cease to be a Member of this Institution, and shall forfeit all right and title to any contributions or sums paid by him to the Institution, and to all benefit arising therefrom.

16. PERIOD BEFORE BENEFIT.

Every Member must have been admitted one whole year before he or she becomes entitled to any benefit from the Institution ; but any Member may upon admission pay a sum of money equal to twelve Monthly Contributions, upon which he or she will be immediately entitled to the benefits of the Class to which he or she belongs.

17. FULL, ~~OR~~ BED-LYING PAY.

The full allowance in sickness, or bed-lying pay, shall become due to every Member confined by sickness or infirmity to his or her bed or bed-chamber, so long as he or she shall continue unable to walk out of the house, or to perform any labour, or to execute any employment, or to exercise in any ~~manner~~ his or her customary occupation.

18. HALF, ~~OR~~ WALKING PAY.

exercise The half allowance, or walking pay, shall become due to every sick or infirm member who is able to walk out of the house, or to perform any labour, or to execute any employment, or to ~~execute~~ his or her customary occupation, but not so as during any one week thereby to earn any sum, or to acquire any emolument, more than equal in amount or value to his or her weekly walking pay.

19. REGULAR ANNUITIES.

The regular annuities to every Member shall commence as soon as he or she arrives at the age of 65 years, and shall be paid quarterly.

20. PAYMENT ON DEATH.

The payment on death becomes due when that event takes place, and shall be paid to the relatives of the deceased Member, unless he or she should have disposed of it otherwise by will, but if no will shall be proved, or letters of administration taken

out, within six months after the death of the said Member, the Trustees shall be justified in paying it as may appear to them most beneficial to the relatives of the deceased Member.

21. DISQUALIFICATIONS.

No allowance will be granted to any Member during any disease or infirmity with which he or she may have been afflicted at the time of his or her admission, nor which may have been contracted by profligacy, quarrelling, or drunkenness; nor will any allowance be granted during confinement in any prison; nor to any female during the first month next immediately after child-birth; nor to any Member after the commencement of his or her Annuity; nor will any payment on death be made, if the Member dies by his own hand, or by the sentence of the law, or shall by any wilful or voluntary act, destroy his or her life.

22. EXCLUSIONS.

If any Member shall be convicted of felony, or shall by any artful, false, or fraudulent misrepresentation defraud this Institution, he or she shall upon due proof, to the satisfaction of not less in number than five Trustees, at a Quarterly or General Meeting assembled, be for ever excluded from the Institution, and all his or her interest and monies therein, shall be forfeited for the uses thereof.

23. MODE OF PROCEEDING IN SICKNESS.

Whenever any Member becomes entitled to the bed-lying pay, or to the walking pay of the Institution, he must forthwith transmit to the Secretary the certificate of a surgeon, of his sickness or infirmity, and his allowance will commence from the date of this certificate, unless the certificate expressly states that the Member is entitled to his allowance from some previous day, which previous day shall in no case be more than three days earlier than the

date of the certificate. When the Secretary receives this certificate, he shall within 24 hours, send a notice in writing to one of the Stewards of the same sex with the sick member, to visit him or her. When the Steward shall have visited the sick Member, (which shall be within 24 hours of receiving the notice) he or she shall appoint three visitors of the same sex as the sick Member, from among the members residing in the most convenient situation for visiting the patient, due regard being had to the imposing this duty as fairly as possible. The Steward shall within 48 hours after, report the state of the sick Member to the Secretary, together with the names of the persons whom he shall have appointed the visitors, of which particulars the Secretary shall make notes in a book, to be kept for that purpose. Each visitor so appointed, shall personally see the sick Member, or shall provide another Member of the Institution as a substitute for his or her personal attendance, once in six days, but so that the visit of one shall never take place within 48 hours of the visit of any other, by which means the sick Member will be seen by a Member of the Institution once in every 48 hours. In case the proper number of visitors cannot be found within a reasonable distance of the sick Member, the Steward and Secretary must forthwith consult with any two Trustees, who shall make such arrangement as may appear most adviseable; and in case it should be necessary to employ a person to visit, whom it may be proper to remunerate, such remuneration shall be given as may be approved of at a Quarterly Meeting of Trustees. Should the Member continue to be entitled to any allowance from the Institution, he must transmit a certificate from a Surgeon, declaring such continued sickness or infirmity, once in every week; to which certificate must be subjoined the declaration of the three visitors or their substitutes, that they have each seen him or her once, at the proper intervals during the week so certified by the surgeon.

The Member will then receive his or her allowance at the next monthly pay-day, (being the last ~~Saturday~~ *Tuesday* in the month in which his or her sickness began,) at the ~~Free School Room~~ *Free School Room* in Burford, or the allowance may be transmitted to him or her in such manner as the Secretary may have been able most conveniently to arrange.

24. FINES FOR NEGLECT OF DUTY.

In case the Secretary shall neglect to give notice to one of the Stewards, within twenty-four hours of receiving the surgeon's certificate from a sick Member, he shall himself perform the duty of the Steward, if the sick Member be of the male sex, or he shall pay one of the female Stewards all her just charges and expenses in visiting the sick Member, if she be a female; and in case the Steward to whom timely notice is given by the Secretary, shall neglect any part of the duty pointed out in the 23rd Regulation, he or she shall forfeit 4s. for every such neglect; and in case the Members who are appointed visitors by the Steward shall neglect to visit the sick Member personally, or to find a substitute so to visit him or her, as pointed out in the 23rd Regulation, the neglecting visitor shall forfeit 2s. for every forty-eight hours during which the Member was so neglected to be visited; provided always, that should any Member who is appointed a visitor by any Steward, think that the duty is unfairly placed upon him, he may appeal to the Trustee at the monthly pay-day, who shall decide upon the propriety of the appointment; but nevertheless the visitor intending to appeal, must perform the duty imposed upon him, until the decision of the Trustee, or pay his fines, whether that decision be in his favour or not; and no person, whether Steward or visitor, shall be entitled to any benefit from the Institution, unless all fines due from him or her, be first paid and discharged.

25. APPROVAL OF ALLOWANCE.

Every allowance given to any sick or infirm Member, shall be approved of at the next Quarterly Meeting of Trustees after it commenced; and no other payments but those made to sick and infirm Members, as bed-lying pay or walking pay, shall ever be made without the order of the Trustees, at a Quarterly or special General Meeting.

26. DUTIES OF TRUSTEES ENFORCED.

"If any complaint be made to any two justices, by any Member, of relief having been refused to him or her, to which he or she shall be justly entitled, according to the Rules of this Institution, the said two justices shall upon complaint of the parties aggrieved, summon the person against whom complaint shall be made, being an officer of the Society, and shall award such sum of money to be forthwith paid to the said complainant, as shall appear to them to be due, together with costs; and if the said sum so to be awarded, together with such costs, shall not be forthwith paid in the presence of such justices to such complainant, or to some person attending on his or her behalf, such justices shall by warrant, under their hands and seals, order such sum and costs to be levied by distress upon the goods of the officer so neglecting or refusing, as aforesaid."—49 Geo. III. c. 125, sec. 3.

27. NON-RESIDENT MEMBERS.

Every demand for bed-lying pay or walking pay, made by any Member who shall not be resident within the limits of the Institution, shall be accompanied by a certificate of the Member's sickness, from some physician or surgeon, and the certificate shall be countersigned by the Minister of the Parish where such Member resides, and by one of the Church-wardens or Overseers of the Parish, or by one Honorary Member of the Institution. This certificate must

be renewed at such periods as the Trustee at the next monthly pay-day may think proper; and no Member not resident within the limits of the Institution, shall be entitled to demand any sum for walking pay, unless he or she shall have already received bed-lying pay for some period of the same sickness or infirmity for which the walking-pay is claimed.

28. ANNUITY MEMBERS.

The Trustees may at any Quarterly Meeting admit any person as an Annuity Member of this Institution, without requiring from him or her a certificate of health. Each Annuity Member shall, at his or her admission, choose to what class he or she wishes to belong, and upon making the payments required in the accompanying Annuity Tables, either in one single sum or by monthly contributions, he or she shall be entitled to receive the Annuity of the class to which he or she belongs, as soon as he or she arrives at the age of 60, or of 65, or of 70, according to his or her own selection. The Annuity is to be paid after the same manner as the Annuities to other Members, but the Annuity Members are not entitled to any other benefit of the Institution. Any Member may be also an Annuity Member.

29. INVESTMENT OF MONEY.

The sum of money received by the Trustee, Secretary, and Steward, on the monthly pay-day, after deducting that necessary to meet the demands, shall be paid the same day into the Treasurer's hands, who shall forthwith place the same in the Burford Bank for Savings; and whenever the money so paid by the Trustee to the Treasurer, together with the sum belonging to the Institution in the Burford Bank for Savings, shall make up the sum of £50. then the Treasurer shall pay such sum of £50. and every further sum of £50. belonging to the Institution, into the Bank of England, to the account of the Commissioners for the Reduction of the Na-

tional Debt, upon the declaration of the Trustees or of any two or more of them, that such monies belong exclusively to this Institution.—59 Geo. III. c. 128, sec. 11.

30. INSTITUTION NOT TO BE DISSOLVED.

It shall not be lawful to dissolve this Institution, nor shall any division of the funds thereof be made, otherwise than in the ordinary course of proceeding, according to the rules thereof, without the consent of the Trustees or the major part of them. Provided always, that no such consent of Trustees shall be given, unless and until it shall have been certified by two or more professional Actuaries, or persons skilled in calculation, which persons shall have been approved as such at the General Quarter Sessions, that according to the most correct calculations, of which the case will admit, the interest of all the contributors to this Institution, and of all persons having claims thereon, either in possession or expectancy have been fairly dealt with and secured —59 Geo. III. c. 128, sec. 8..

31. ALTERATION OF RULES.

“ When, and as often as the Trustees and persons having under the Rules of this Institution the management thereof, shall be desirous of making any alteration in, or addition to, the Rules and Tables allowed and deposited at the General Quarter Sessions with the Clerk of the Peace, it shall be lawful for them to make further application by memorial to the justices in General Quarter Sessions as aforesaid, such memorial being signed by the Trustees or the major part thereof, and such application shall be dealt with by the said justices according to the provisions by the several Statutes made and provided, with respect to the allowance or alteration of the Rules and Tables proposed at the first establishment of this Society or Institution, in as far as the

same are applicable thereto." 59 Geo. III. c. 128. sec. 5.

32. COPY OF REGULATIONS.

Every Member upon his admission shall receive a copy of these Rules and Regulations, for which he shall pay the sum of 1s. to the Secretary.

33. Local Agents.

The Trustees at a Quarterly Meeting may appoint Local Agents in any places within twelve miles of Burford Church, which they may think fit, assigning to them such duties arising out of these Rules and Regulations as may tend to a stricter conformity with the spirit of them, and the greater convenience of the members; and such Local Agents shall receive such remuneration as the Trustees may judge proper under the circumstances of each case.

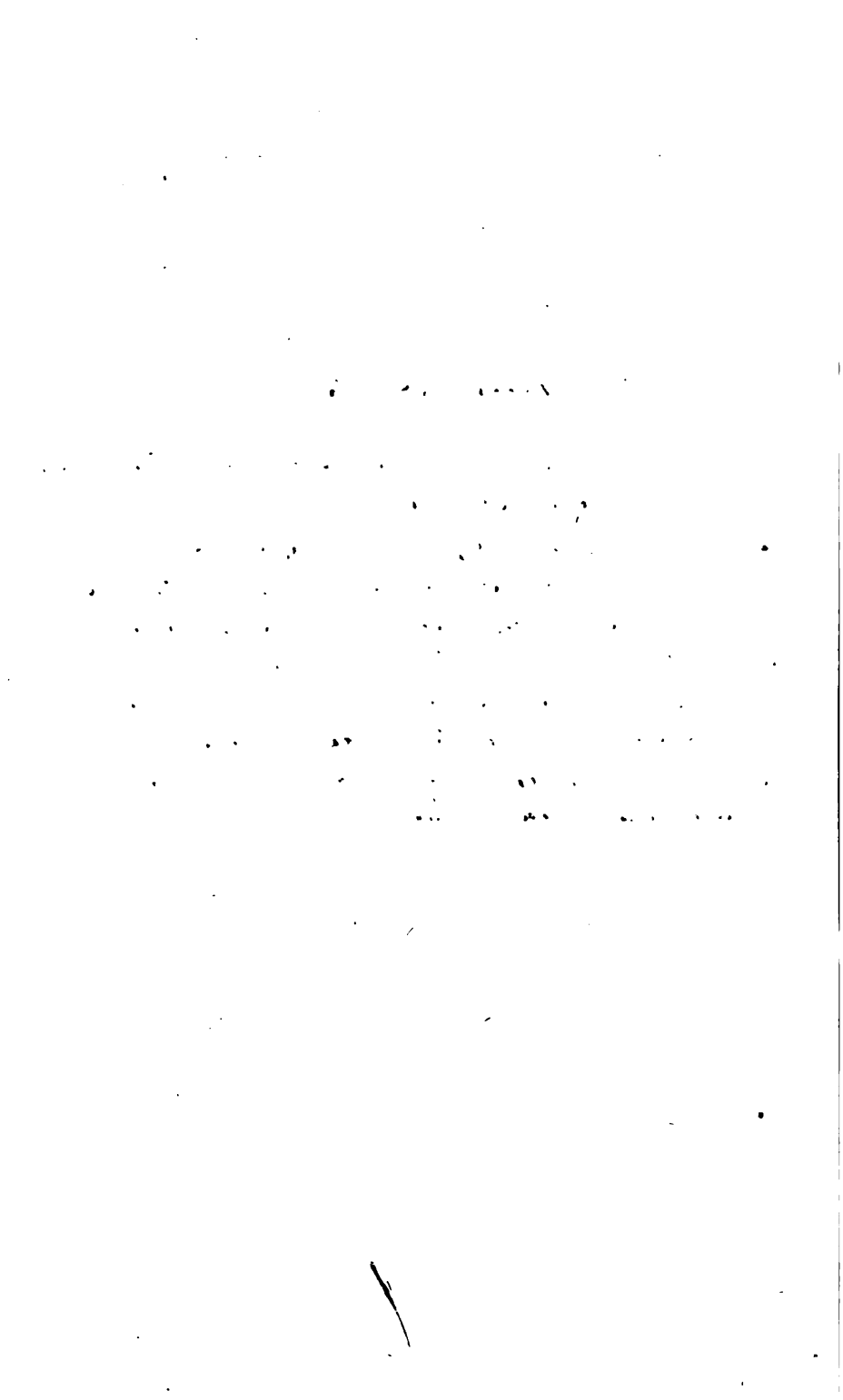


Table of Payments and Allowances for the Ten Classes of Members.

(Referred to in Regulation, No. 11.)

FIRST CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	3 15 0	0 5	2s. a week bed-lying pay 1s. a week walking pay 1s. a week after 65 years of age £ 2. on death.
25	4 5 0	0 5½	
30	4 18 0	0 7	
35	5 15 0	0 9	
40	6 10 0	0 10½	
45	7 15 0	1 3	
50	9 10 0	1 8	

SECOND CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	7 10 0	0 10	4s. a week bed-lying pay 2s. a week walking pay 2s. a week after 65 years of age £ 3. on death.
25	8 5 0	0 11	
30	9 12 0	1 1	
35	11 5 0	1 6	
40	12 18 0	1 9	
45	15 10 0	2 5	
50	19 0 0	3 4	

*Table of Payments and Allowances, continued.***THIRD CLASS.**

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	11 5 0	1 3	6s. a week bed-lying pay 3s. a week walking pay 3s. a week after 65 years of age £ 4. on death.
25	12 5 0	1 4	
30	14 7 0	1 8	
35	16 15 0	2 3	
40	19 5 0	2 7	
45	23 5 0	3 8	
50	28 10 0	5 0	

FOURTH CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	14 18 0	1 7	8s. a week bed-lying pay 4s. a week walking pay 4s. a week after 65 years of age £ 5 on death.
25	16 5 0	1 9	
30	19 2 0	2 2	
35	22 5 0	2 11	
40	25 15 0	3 5	
45	30 18 0	4 10	
50	37 18 0	6 7	

*Table of Payments and Allowances, continued.***FIFTH CLASS.**

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	18 12 0	2 0	10s. a week bed-lying pay 5s. a week walking pay 5s. a week after 65 years of age £ 6. on death
25	20 7 0	2 3	
30	24 0 0	2 9	
35	27 15 0	3 8	
40	32 5 0	4 4	
45	38 10 0	6 1	
50	47 10 0	8 3	

SIXTH CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	22 8 0	2 5	12s. a week bed-lying pay 6s. a week walking pay 6s. a week after 65 years of age £ 8. on death.
25	24 10 0	2 8	
30	28 14 0	3 3	
35	33 10 0	4 5	
40	38 13 0	5 2	
45	46 8 0	7 3	
50	56 18 0	9 11	

Table of Payments and Allowances, continued.

SEVENTH CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	26 3 0	2 10	14s. a week bed-lying pay 7s. a week walking pay 7s. a week after 65 years of age £ 10. on death.
25	28 10 0	3 1	
30	33 9 0	3 10	
35	39 0 0	5 2	
40	45 0 0	6 0	
45	54 3 0	8 6	
50	66 8 0	11 7	

EIGHTH CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	29 16 0	3 2	16s. a week bed-lying pay 8s. a week walking pay 8s. a week after 65 years of age £ 12. on death.
25	32 10 0	3 6	
30	38 4 0	4 4	
35	44 10 0	5 10	
40	51 10 0	6 10	
45	61 16 0	9 8	
50	75 16 0	13 2	

*Table of Payments and Allowances, continued.***NINTH CLASS.**

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	33 10 0	3 7	18s. a week bed-lying pay 9s. a week walking pay 9s. a week after 65 years of age £ 14. on death.
25	36 12 0	4 0	
30	43 2 0	4 11	
35	50 0 0	6 7	
40	58 0 0	7 9	
45	69 8 0	10 11	
50	85 8 0	14 10	

TENTH CLASS.

Age.	Payments.		Allowances.
	Single Payments.	Monthly Payments.	
Years.	£. s. d.	s. d.	
Under 20	37 4 0	4 0	20s. a week bed-lying pay 10s. a week walking pay 10s. a week after 65 years of age £ 16. on death.
25	40 14 0	4 6	
30	48 0 0	5 6	
35	55 10 0	7 4	
40	64 10 0	8 8	
45	77 0 0	12 2	
50	95 0 0	16 6	

ANNUITY TABLES.

(Referred to in Regulation, No. 28.)

FIRST CLASS.

Annuity of One Shilling a week.

Age.	To begin at 60.			To begin at 65.			To begin at 70.		
	Single Payments.	Monthly Payments.		Single Payments.	Monthly Payments.		Single Payments.	Monthly Payments.	
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	2 0 0	0 0 3	1 2 0	0 0 1½	0 0 1½	0 12 0	0 0 1	0 0 1	0 0 1
25	2 11 0	0 0 4	1 10 0	0 0 2	0 0 2	0 15 0	0 0 1½	0 0 1½	0 0 1½
30	3 8 0	0 0 5	2 0 0	0 0 3	0 0 3	1 0 0	0 0 2	0 0 2	0 0 2
35	4 10 0	0 0 8	2 12 0	0 0 4	0 0 4	1 6 0	0 0 2½	0 0 2½	0 0 2½
40	6 2 0	0 0 11	3 8 0	0 0 6	0 0 6	1 15 0	0 0 3	0 0 3	0 0 3
45	8 4 0	0 1 6	4 15 0	0 0 9	0 0 9	2 8 0	0 0 5	0 0 5	0 0 5
50	11 8 0	0 2 9	6 8 0	0 1 2	0 1 2	3 6 0	0 0 8	0 0 8	0 0 8

Annuity Tables, continued.

SECOND CLASS.

Annuity of Two Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	3 18 0	0 0 5	2 4 0	0 0 3	1 3 0	0 0 2
25	5 2 0	0 0 8	2 18 0	0 0 4	1 10 0	0 0 2½
30	6 15 0	0 0 10	3 17 0	0 0 6	1 19 0	0 0 3
35	9 0 0	0 1 3	5 2 0	0 0 8	2 12 0	0 0 4
40	12 1 0	0 1 10	6 16 0	0 0 11	3 10 0	0 0 6
45	16 8 0	0 3 0	9 6 0	0 1 6	4 15 0	0 0 9
50	22 13 0	0 5 6	12 16 0	0 2 4	6 12 0	0 1 3

Annuity Table, continued.

THIRD CLASS.

Annuity of Three Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	5 17 0	0 0 8	3 6 0	0 0 5	1 14 0	0 0 2½
25	7 13 0	0 1 0	4 7 0	0 0 6	2 4 0	0 0 3
30	10 2 0	0 1 3	5 15 0	0 0 9	2 18 0	0 0 5
35	13 9 0	0 1 10	7 12 0	0 1 0	3 18 0	0 0 6
40	18 1 0	0 2 9	10 4 0	0 1 5	5 4 0	0 0 9
45	24 12 0	0 4 6	13 18 0	0 2 3	7 2 0	0 1 2
50	34 0 0	0 8 3	19 4 0	0 3 6	9 16 0	0 1 10

Annuity Table, continued.

FOURTH CLASS.

Annuity of Four Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	7 16 0	0 0 10	4 8 0	0 0 6	2 5 0	0 0 3
25	10 4 0	0 1 3	5 16 0	0 0 8	2 19 0	0 0 4
30	13 10 0	0 1 8	7 13 0	0 0 11	3 18 0	0 0 6
35	17 19 0	0 2 5	10 3 0	0 1 4	5 3 0	0 0 8
40	24 2 0	0 3 8	13 12 0	0 1 10	6 19 0	0 1 0
45	32 16 0	0 6 0	18 11 0	0 2 11	9 9 0	0 1 6
50	45 6 0	0 11 0	25 12 0	0 4 8	13 1 0	0 2 5

Annuity Table, continued.

FIFTH CLASS.

Annuity of Five Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	9 15 0	0 1 1	5 10 0	0 0 8	2 16 0	0 0 4
25	12 15 0	0 1 7	7 4 0	0 0 10	3 14 0	0 0 5
30	16 17 0	0 2 1	9 11 0	0 1 2	4 17 0	0 0 8
35	22 9 0	0 3 1	12 14 0	0 1 8	6 9 0	0 0 10
40	30 2 0	0 4 7	17 0 0	0 2 4	8 13 0	0 1 3
45	41 0 0	0 7 6	23 3 0	0 3 8	11 16 0	0 1 11
50	56 13 0	0 13 9	32 0 0	0 5 10	16 6 0	0 3 1

Annuity Table, continued.

SIXTH CLASS.

Annuity of Six Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	12 0 0	0 1 6	6 12 0	0 0 9	3 12 0	0 0 6
25	15 6 0	0 2 0	9 0 0	0 1 0	4 10 0	0 0 9
30	20 8 0	0 2 6	12 0 0	0 1 6	6 0 0	0 1 0
35	27 0 0	0 4 0	15 12 0	0 2 0	7 16 0	0 1 3
40	36 12 0	0 5 6	20 8 0	0 3 0	10 10 0	0 1 6
45	49 4 0	0 9 0	28 10 0	0 4 6	14 8 0	0 2 6
50	68 8 0	0 16 6	38 8 0	0 7 0	19 16 0	0 4 0

Annuity Table, continued.

SEVENTH CLASS.

Annuity of Seven Shillings a week.

Age.	To begin at 60.			To begin at 65.			To begin at 70.		
	Single Payments.		Monthly Payments.	Single Payments.		Monthly Payments.	Single Payments.		Monthly Payments.
	£.	s. d.		£.	s. d.		£.	s. d.	
Years.									
Under 20	14	0 0	0 1 9	7	14 0	0 0 11	1	1 0	0 0 7
25	17	17 0	0 2 4	10	10 0	0 1 9	3	6 0	0 0 11
30	23	16 0	0 2 11	14	0 0	0 1 0	7	0 0	0 1 9
35	31	10 0	0 4 8	18	1 0	0 9 1	0	2 0	0 1 0
40	43	14 0	0 6 5	23	10 0	0 8 0	19	6 0	0 1 0
45	57	8 0	0 10 0	33	0 0	0 6 3	10	10 0	0 9 11
50	79	16 0	0 19 3	44	10 0	0 8 9	99	9 0	0 1 8

Annuity Table, continued.

EIGHTH CLASS.

Annuity of Eight Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Year.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	16 0 0	0 2 0	8 16 0	0 1 0	4 16 0	0 0 8
25	20 8 0	0 2 8	12 0 0	0 1 4	6 0 0	0 1 0
30	27 4 0	0 3 4	16 0 0	0 2 0	8 0 0	0 1 4
35	36 0 0	0 5 4	20 16 0	0 2 8	10 8 0	0 1 8
40	48 16 0	0 7 4	27 4 0	0 4 0	14 0 0	0 2 0
45	65 12 0	0 12 0	38 0 0	0 6 0	19 4 0	0 3 4
50	91 4 0	1 2 0	51 4 0	0 9 4	26 8 0	0 5 4

Annuity Table, continued.

NINTH CLASS.

Annuity of Nine Shillings a week.

Age.	To begin at 60.			To begin at 65.			To begin at 70.		
	Single Payments.		Monthly Payments.	Single Payments.		Monthly Payments.	Single Payments.		Monthly Payments.
	£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Years.									
Under 20	18	0 0	0 2 3	9 18 0	0 1 2	5 8 0	0 0 9	0 0 9	0 0 9
25	22	19 0	0 3 0	13 10 0	0 1 6	6 15 0	0 1 2	0 1 2	0 1 2
30	30	12 0	0 3 9	18 0 0	0 2 3	9 0 0	0 1 6	0 1 6	0 1 6
35	40	10 0	0 6 0	23 8 0	0 3 0	11 14 0	0 1 11	0 1 11	0 1 11
40	54	18 0	0 8 3	30 12 0	0 4 6	15 15 0	0 2 3	0 2 3	0 2 3
45	73	16 0	0 13 6	42 15 0	0 6 9	21 12 0	0 3 9	0 3 9	0 3 9
50	102	12 0	1 4 9	57 12 0	0 10 6	29 14 0	0 6 0	0 6 0	0 6 0

Annuity Table, continued.

TENTH CLASS.

Annuity of Ten Shillings a week.

Age.	To begin at 60.		To begin at 65.		To begin at 70.	
	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.	Single Payments.	Monthly Payments.
Years.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Under 20	20 0 0	0 2 6	11 0 0	0 1 3	6 0 0	0 0 10
25	25 10 0	0 3 4	15 0 0	0 1 8	7 10 0	0 1 3
30	34 0 0	0 4 2	20 0 0	0 2 6	10 0 0	0 1 8
35	45 0 0	0 6 8	26 0 0	0 3 4	13 0 0	0 2 1
40	61 0 0	0 9 2	34 0 0	0 5 0	17 10 0	0 2 6
45	82 0 0	0 15 0	47 10 0	0 7 6	24 0 0	0 4 2
50	114 0 0	1 7 6	64 0 0	0 11 8	33 0 0	0 6 8

